

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Dalton A Scott  
Merline M. Scott  
Debtors

Case No. 14-04281-RNO  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: KarenDavi  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 44

Date Rcvd: Dec 27, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 29, 2019.

db/jdb +Dalton A Scott, Merline M. Scott, 1110 West Emerald Lake Dr., Long Pond, PA 18334-7842  
cr New Penn Financial, LLC d/b/a Shellpoint Mortgage, P.O. Box 10826, Greenville, SC 29603-0826  
cr +NewRez LLC dba Shellpoint Mortgage Servicing as se, c/o Hill Wallack, LLP., 777 Township Line Road, Suite 250, Yardley, PA 19067-5565  
4545283 +Blue Ridge Communications, 2551 Rt 940, Pocono Summit, PA 18346-7760  
4545285 +Cenlar Federal Savings & Loan, 425 Phillips Blvd, Ewing, NJ 08618-1430  
4545286 +Classic Quality Homes, 2621 Route 940, Pocono Summit, PA 18346-7734  
4563310 +Commissioner of the Dept of, Social Services of New York City, c/o Leopold Gross & Sommers PC, 16 Court Street Ste 1903, Brooklyn, NY 11241-1019  
4545287 +Consolidated Edison, Cooper Station, PO Box 138, New York, NY 10276-0138  
4573863 +Consolidated Edison Co of NY Inc, Bankruptcy Group, 4 Irving Place Room 1875-S, New York, NY 10003-3502  
4545288 +Courts/Unicomer, P.O. Box 1568, Bellaire, TX 77402-1568  
4567362 +Emerald Lakes Association, 1112 Glade Drive, Long Pond, PA 18334-7904  
4622833 +Homebridge Financial Services, Inc., 425 Phillips Blvd, Ewing, NJ 08618-1430  
4545297 +Leopold, Gross & Sommers, PC, 16 Court Street, Brooklyn, NY 11241-1019  
4575582 M&T BANK, PO BOX 1508, BUFFALO NY 14240-1508  
4545299 +Mercantile Adjustment Bureau, 6390 Main Street, Ste 160, Buffalo, NY 14221-5857  
5140945 +New Penn Financial, LLC, Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826  
5133538 New Penn Financial, LLC d/b/a Shellpoint Mortgage, P.O. Box 10675, Greenville, SC 29603-0675  
5133539 New Penn Financial, LLC d/b/a Shellpoint Mortgage, P.O. Box 10675, Greenville, SC 29603-0675, New Penn Financial, LLC d/b/a Shellpoint, P.O. Box 10675, Greenville, SC 29603-0675  
4545303 +PPL Electric Utilities, 2 North 9th Street, Allentown, PA 18101-1179  
4594137 +PPL Electric Utilities, 827 Hausman Road, Allentown, PA 18104-9392

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4569241 EDI: AIS.COM Dec 27 2019 23:43:00 American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838  
4545282 EDI: BANKAMER.COM Dec 27 2019 23:43:00 Bank of America, P.O. Box 982235, El Paso, TX 79998  
4545284 +EDI: CAPITALONE.COM Dec 27 2019 23:43:00 Capital One, PO Box 30253, Salt Lake City, UT 84130-0253  
4545289 EDI: DIRECTV.COM Dec 27 2019 23:43:00 Direct TV, P.O. Box 6550, Englewood, CO 80155  
4545290 +EDI: CITICORP.COM Dec 27 2019 23:43:00 Exxon Mobil/Citibank, P.O. Box 6497, Sioux Falls, SD 57117-6497  
4597295 E-mail/Text: bankruptcynotification@ftr.com Dec 27 2019 18:42:31 Frontier Communications, Bankruptcy Dept, 19 John St, Middletown, NY 10940  
4545291 E-mail/Text: bankruptcynotification@ftr.com Dec 27 2019 18:42:31 Frontier Communications, P.O. Box 20550, Rochester, NY 14602-0550  
4545292 +EDI: RMSC.COM Dec 27 2019 23:43:00 GE Capital/Walmart, P.O. Box 965024, Orlando, FL 32896-5024  
4545293 +EDI: RMSC.COM Dec 27 2019 23:43:00 GECRB/Lowes, P.O. Box 965005, Orlando, FL 32896-5005  
4545294 +EDI: RMSC.COM Dec 27 2019 23:43:00 GECRB/PC Richard, c/o P.O. Box 965033, Orlando, FL 32896-0001  
4545295 +EDI: CITICORP.COM Dec 27 2019 23:43:00 Home Depot, PO Box 6497, Sioux Falls, SD 57117-6497  
4545296 +E-mail/Text: BankruptcyNotices@hughes.com Dec 27 2019 18:42:17 Hughes Network Systems, 11717 Exploration Lane, Germantown, MD 20876-2799  
4545298 E-mail/Text: camanagement@mtb.com Dec 27 2019 18:42:20 M&T Bank, P.O. Box 900, Millsboro, DE 19966  
4596930 E-mail/Text: bankruptcynotice@nymcu.org Dec 27 2019 18:42:27 MUNICIPAL CREDIT UNION, COLLECTION /LOSS PREVENTION, 22 CORTLAND STREET, 24TH FLOOR, NEW YORK, NY 10007  
4545300 E-mail/Text: bankruptcynotice@nymcu.org Dec 27 2019 18:42:27 Municipal Credit Union, 22 Courtland St, New York, NY 10007  
4545301 E-mail/Text: bankruptcynotice@nymcu.org Dec 27 2019 18:42:27 Municipal Credit Union, PO Box 992, Peck Slip, NY 10272  
4636416 +E-mail/Text: MKnitter@monroeccountypa.gov Dec 27 2019 18:42:24 Monroe County Tax Claim Bureau, 1 Quaker Plaza, Room 104, Stroudsburg, PA 18360-2141  
4596709 EDI: PRA.COM Dec 27 2019 23:43:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
4545304 +E-mail/Text: bankruptcynotice@usalliance.org Dec 27 2019 18:42:31 US Alliance Federal Credit Union, 600 Midland Avenue, Rye, NY 10580-3902  
4600058 E-mail/Text: bankruptcynotice@usalliance.org Dec 27 2019 18:42:31 USALLIANCE FEDERAL CREDIT UNION, 18 COMMERCE WAY, STE 7100, WOBURN, MA 01801  
4545305 +EDI: VERIZONCOMB.COM Dec 27 2019 23:43:00 Verizon Wireless, PO Box 4003, Acworth, GA 30101-9004  
4545306 +EDI: WFFC.COM Dec 27 2019 23:43:00 Wells Fargo, 800 Walnut Street,, Des Moines, IA 50309-3891

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Form ID: 3180W

Page 2 of 2  
Total Noticed: 44

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

4578007 EDI: WFFC.COM Dec 27 2019 23:43:00 Wells Fargo Bank NA, PO Box 10438,  
Des Moines IA 50306-0438  
4545302 +E-mail/Text: bcwrtoff@cablevision.com Dec 27 2019 18:42:30 optimum cable vision,  
1111 Stewart Ave, Bethpage, NY 11714-3581

TOTAL: 24

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

5140946 New Penn Financial, LLC, Shellpoint Mortgage Servicing, P.O. Box 10826,  
Greenville, SC 29603-0675, New Penn Financial, LLC, Shellpoint Mortgage Servicing  
cr\* +New Penn Financial, LLC d/b/a Shellpoint Mortgage, P.O. Box 10826,  
Greenville, SC 29603-0826  
cr\* New Penn Financial, LLC d/b/a Shellpoint Mortgage, P.O. Box 10675,  
Greenville, SC 29603-0675

TOTALS: 1, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 29, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 27, 2019 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamdi3trustee.com  
James Warmbrodt on behalf of Creditor HomeBridge Financial Services, INC.  
bkgroup@kmllawgroup.com  
Joshua I Goldman on behalf of Creditor HomeBridge Financial Services, INC.  
bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com  
Joshua I Goldman on behalf of Creditor Real Estate Mortgage Network, Inc.,  
bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com  
Michael J Clark on behalf of Creditor HomeBridge Financial Services, INC.  
bkgroup@kmllawgroup.com  
Michael Joshua Shavel on behalf of Creditor NewRez LLC dba Shellpoint Mortgage Servicing as  
servicer for U.S. Bank National Association, not individually but solely as Trustee for  
BlueWater Investment Trust 2018-A mshavel@hillwallack.com,  
jrydzewski@hillwallack.com;skenny@hillwallack.com  
Monroe County Tax Claim Bureau MKnitter@monroecountypa.gov, DPugh@monroecountypa.gov  
Thomas I Puleo on behalf of Creditor HomeBridge Financial Services, INC.  
tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com  
Timothy B. Fisher, II on behalf of Debtor 2 Merline M. Scott donna.kau@pocono-lawyers.com  
Timothy B. Fisher, II on behalf of Debtor 1 Dalton A Scott donna.kau@pocono-lawyers.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 11

**Information to identify the case:**

Debtor 1 **Dalton A Scott**  
First Name Middle Name Last Name  
Debtor 2 **Merline M. Scott**  
(Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court **Middle District of Pennsylvania**  
Case number: **5:14-bk-04281-RNO**

Social Security number or ITIN **xxx-xx-8017**  
EIN **-----**  
Social Security number or ITIN **xxx-xx-3803**  
EIN **-----**

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Dalton A Scott

Merline M. Scott

By the  
court:12/27/19

Honorable Robert N. Opel, II  
United States Bankruptcy Judge

By: KarenDavis, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**